

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Audrey B. Davidson

Debtor(s)

Case No. 22-10508-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2022.
- 2) The plan was confirmed on 08/31/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/23/2024.
- 6) Number of months from filing or conversion to last payment: 26.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$243,217.28.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,500.00
Less amount refunded to debtor	\$1,135.20

NET RECEIPTS: \$26,364.80

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,412.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,712.50

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EDUCATION SERVICES	Unsecured	867.00	NA	NA	0.00	0.00
AMERICOLLECT INC	Unsecured	343.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	6,344.00	6,344.02	6,344.02	873.34	0.00
BARCLAYS BANK DELAWARE	Unsecured	22.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	4,594.29	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	75.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	327.00	277.40	277.40	38.19	0.00
CHASE BANK USA NA	Unsecured	2,505.00	2,505.80	2,505.80	344.96	0.00
CITY OF PHILADELPHIA (LD)	Secured	4,615.91	4,932.85	6,143.83	6,143.83	0.00
COMENITY BANK	Unsecured	708.00	NA	NA	0.00	0.00
MACYS C/O DSNB	Unsecured	2,751.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	3,298.56	3,298.56	454.10	0.00
NBT BANK NA	Unsecured	12,883.80	18,200.37	18,200.37	2,505.55	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	7.75	7.75	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	32.79	32.79	32.79	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	428.60	428.60	49.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,538.00	7,538.48	7,538.48	1,037.78	0.00
SN SERVICING CORPORATION	Secured	88,000.00	81,902.03	29.59	29.59	0.00
SYNCHRONY BANK	Unsecured	167.00	110.10	110.10	15.16	0.00
SYNCHRONY BANK	Unsecured	3,795.00	3,795.22	3,795.22	522.48	0.00
UNITED STATES TREASURY (IRS)	Priority	2,813.00	2,749.58	2,749.58	2,749.58	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	10,304.81	10,304.81	1,418.61	0.00
UPPER DARBY TOWNSHIP	Secured	2,621.52	3,862.41	3,436.47	3,436.47	0.00
US DEPARTMENT OF EDUCATION	Unsecured	107,943.00	107,945.47	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$29.59	\$29.59	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,580.30	\$9,580.30	\$0.00
TOTAL SECURED:	\$9,609.89	\$9,609.89	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,782.37	\$2,782.37	\$0.00
TOTAL PRIORITY:	\$2,782.37	\$2,782.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,811.11	\$7,260.04	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,712.50</u>	
Disbursements to Creditors	<u>\$19,652.30</u>	
TOTAL DISBURSEMENTS :		<u>\$26,364.80</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/26/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.